

### **REMARKS**

Claim 1 is amended and no claims are canceled added. As a result, claim 1 remains pending in this application.

#### **Interview Summary**

Applicant thanks Examiner Charles Adams for the courtesy of an Interview conducted via telephone on June 2, 2011 with Applicant's representative James D. Hallenbeck (Reg. No. 63,561). The topics of discussion included an overview of the present application, a discussion of the Gibson reference (WO 02/05230), differences between the described embodiments of the application and Gibson reference, and claim 1. Agreement was reached as to a difference between the Gibson reference and the described embodiments. The differences between Gibson and the described embodiments agreed to were that Gibson in the paragraph beginning on page 13 at line 35 describes a transaction processing system 19 that receives order information from a seller, bank information from a buyer for paying for goods identified in the order information from the seller, and then the transaction processing system processes the payment, in communication with a bank, and then GENERATES the payment data and sends it to the seller. The transaction processing system 19 of Gibson is therefore a participant in the transaction.

However, agreement was not reach as to the patentability of claim 1.

#### **Claim 1 Amendment**

Applicant has amended independent claim 1 to further specify that "the received documentation includ(es) remittance advice advising of a completed payment processing activity." Support for this amendment is found throughout the application as originally filed, for example at page 6, line 28 – page 7, line 2. Applicant respectfully submits that this amendment further clarifies the patentability of independent claim 1. In particular, as noted in the Interview summary above, the transaction processing system 19 of Gibson processes payments and sends processed payment information such as the claimed remittance advice advising of a completed payment processing activity to the seller. Because Gibson generates this data, Gibson does not

receive the remittance advice as claimed. Thus, entry of the amendments and allowance of claim 1 are respectfully requested.

### CONCLUSION

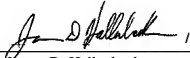
Applicant respectfully submits that claim 1 is in condition for allowance, and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicant's representative at (612) 373-6938 to facilitate prosecution of this application.

If necessary, please charge any additional fees or deficiencies, or credit any overpayments to Deposit Account No. 19-0743.

Respectfully submitted,

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